



Vision plans are definitely worth a closer look

There's more to vision health than getting an annual eye exam.

It not only makes sure you're seeing clearly, but also supports your eye and overall health. A yearly eye exam monitors your vision and eye health for things like glaucoma and cataracts, and signs of medical conditions, including diabetes and high blood pressure.

Why sign up for vision benefits?



Get an annual eye exam* for no more than \$10 when you see an in-network doctor. And, they may help detect or prevent other eye or health conditions.



Easily find an eye doctor near home, work or away with independent, retail and online options.



LENSCRAFTERS



Walmart



GLASSES.COM

contactsdirect



Save an average of 80% off retail prices for glasses and contacts with our fixed copays and allowances.



Caring for you is at the heart of everything we do so we make it easy for you to get the help you need – when you need it. Our service teams are always ready to help and answer your questions.

Earn EyeRewards when you get an eye exam

Get a reward voucher to use at Sunglass Hut when you visit an in-network eye care professional for your annual eye exam.

The voucher will be available through your online Humana account at [MyHumana.com](https://www.mylumana.com).

* Eye exams not covered on Humana Vision Materials only plans.



Custom Humana Vision PLUS 130

City of Detroit Retired Police Fire VEBA

MICHIGAN

Services	In-network PLUS provider (Member cost)	In-network provider (Member cost)	Out-of-network provider (Reimbursement)
Exam with dilation as necessary	\$0	\$0	Up to \$30
Retinal imaging* ¹	Up to \$39	Up to \$39	Not covered
Contact lens exam²			
Standard contact lens fit and follow-up*	Up to \$40	Up to \$40	Not covered
Premium contact lens fit and follow-up*	10% off retail	10% off retail	Not covered
Frames³	\$180 allowance, 20% off balance over \$180	\$130 allowance, 20% off balance over \$130	\$65 allowance
Standard plastic lenses			
Single vision	\$0	\$0	Up to \$25
Bifocal	\$0	\$0	Up to \$40
Trifocal	\$0	\$0	Up to \$60
Lenticular	\$0	\$0	Up to \$100
Lens options⁴			
UV coating*	\$15	\$15	Not covered
Tint (solid and gradient)*	\$15	\$15	Not covered
Standard scratch-resistance*	\$15	\$15	Not covered
Standard polycarbonate - Adults*	\$40	\$40	Not covered
Standard polycarbonate - Children <19	\$0	\$0	Up to \$25
Standard anti-reflective coating*	\$45	\$45	Not covered
Premium anti-reflective coating*			
• Tier 1	\$57	\$57	Not covered
• Tier 2	\$68	\$68	Not covered
• Tier 3	\$85	\$85	Up to \$25
Standard progressive (add-on to bifocal)	\$0	\$0	Up to \$40
Premium progressive			
• Tier 1	\$110	\$110	Up to \$40
• Tier 2	\$120	\$120	Up to \$40
• Tier 3	\$135	\$135	Up to \$40
• Tier 4	\$185	\$185	Up to \$40
Photochromatic / Plastic transitions*	\$75	\$75	Not covered
Polarized*	20% off retail	20% off retail	Not covered

* This service is not a covered benefit under your insurance policy. However, this service may be available to members from participating providers at the discounted rate shown. Members should confirm pricing with their provider.



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Services	In-network PLUS provider (Member cost)	In-network provider (Member cost)	Out-of-network provider (Reimbursement)
Contact lenses⁵ (applies to materials only)			
Conventional	\$130 allowance, 15% off balance over \$130	\$130 allowance, 15% off balance over \$130	\$104 allowance
Disposable	\$130 allowance	\$130 allowance	\$104 allowance \$200 allowance
Medically necessary	\$0	\$0	
Frequency			
Examination	Once every 12 months	Once every 12 months	Once every 12 months
Lenses or contact lenses	Once every 12 months	Once every 12 months	Once every 12 months
Frame	Once every 12 months	Once every 12 months	Once every 12 months
Diabetic eye care: Care and testing for diabetic members			
Examination • Up to (2) services per year	\$0	\$0	Up to \$77
Retinal imaging • Up to (2) services per year	\$0	\$0	Up to \$50
Extended Ophthalmoscopy • Up to (2) services per year	\$0	\$0	Up to \$15
Gonioscopy • Up to (2) services per year	\$0	\$0	Up to \$15
Scanning laser • Up to (2) services per year	\$0	\$0	Up to \$33

¹Member costs may exceed \$39 with certain providers. Members may contact their participating provider to determine what costs or discounts are available.

²Standard contact lens exam fit and follow up costs and premium contact lens exam discounts up to 10% may vary by participating provider. Members may contact their participating provider to determine what costs or discounts are available.

³Discounts may be available on all frames except when prohibited by the manufacturer.

⁴Lens option costs may vary by provider. Members may contact their participating provider to determine if listed costs are available.

⁵Plan covers contact lenses or lenses for frames, but not both.



Additional plan discounts

- Members may receive a 20% discount on items not covered by the plan at network providers. Members may contact their participating provider to determine what costs or discounts are available. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. Services or materials provided by any other group benefit plan providing vision care may not be covered. Certain brand name vision materials may not be eligible for a discount if the manufacturer imposes a no-discount practice. Frame, Lens, & Lens Option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members may receive 20% off the retail price.
- Members may receive a 40% discount on a second pair of prescription eyeglasses and a 20% discount on non-prescription sunglasses. Member may contact their participating provider to determine what discounts are available.
- Members may also receive 15% off retail price or 5% off promotional price for Lasik or PRK from the US Laser Network, owned and operated by LCA Vision. Since Lasik or PRK vision correction is an elective procedure, performed by specialty trained providers, this discount may not always be available from a provider in your immediate location.



Questions?

Visit **Humana.com** or call **877-398-2980**
Monday – Saturday, 8 a.m. – 11 p.m., and
Sunday, 11 a.m. – 8 p.m., Eastern time.
Find a vision provider at **Humana.com/find-care**.



Register today!

Register or sign in to MyHumana at **Humana.com**
to view your coverage details, ID cards, manage
claims, find a vision provider and more!



Limitations and exclusions (all services):

In addition to the limitations and exclusions listed in your "Vision Benefits" section, this policy does not provide benefits for the following:

1. Any expenses incurred while you qualify for any worker's compensation or occupational disease act or law, whether or not you applied for coverage.
2. Services:
 - That are free or that you would not be required to pay for if you did not have this insurance, unless charges are received from and reimbursable to the U.S. government or any of its agencies as required by law;
 - Furnished by, or payable under, any plan or law through any government or any political subdivision (this does not include Medicare or Medicaid); or
 - Furnished by any U.S. government-owned or operated hospital/institution/agency for any service connected with sickness or bodily injury.
3. Any loss caused or contributed by:
 - War or any act of war, whether declared or not;
 - Any act of international armed conflict- or
 - Any conflict involving armed forces of any international authority.
4. Any expense arising from the completion of forms.
5. Your failure to keep an appointment.
6. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthesiologist.
7. Prescription drugs or pre-medications, whether dispensed or prescribed.
8. Any service not specifically listed in the Schedule of Benefits.
9. Any service that we determine:
 - Is not a visual necessity;
 - Does not offer a favorable prognosis;
 - Does not have uniform professional endorsement; or
 - Is deemed to be experimental or investigational in nature.
10. Orthoptic or vision training.
11. Subnormal vision aids and associated testing.
12. Aniseikonic lenses.
13. Any service we consider cosmetic.
14. Any expense incurred before your effective date or after the date your coverage under this policy terminates.
15. Services provided by someone who ordinarily lives in your home or who is a family member.
16. Charges exceeding the reimbursement limit for the service.
17. Plano lenses.
18. Medical or surgical treatment of eye, eyes, or supporting structures.
19. Replacement of lenses or frames furnished under this plan which are lost or broken, unless otherwise available under the plan.
20. Any examination or material required by an Employer as a condition of employment.
21. Non-prescription sunglasses.
22. Two pair of glasses in lieu of bifocals.
23. Services or materials provided by any other group benefit plans providing vision care.
24. Certain name brands when manufacturer imposes no discount.
25. Corrective vision treatment of an experimental nature.
26. Solutions and/or cleaning products for glasses or contact lenses.
27. Pathological treatment.
28. Non-prescription items.
29. Costs associated with securing materials.
30. Pre- and Post-operative services.
31. Orthokeratology.
32. Routine maintenance of materials.
33. Refitting or change in lens design after initial fitting, unless specifically allowed elsewhere in the certificate.
34. Artistically painted lenses.

Insured by Humana Insurance Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our insurance benefit plans. Our insurance benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

NOTICE: Your actual expenses for covered services may exceed the stated cost or reimbursement amount because actual provider charges may not be used to determine insurer and member payment obligations.





How to find a vision doctor in the network

Visiting a vision provider in the Humana network ensures you're getting the lowest cost when using your vision benefits. To find an in-network doctor, follow these steps:

Step 1:

Scan the QR code or go to Huma.na/VisionPlus to search for eye doctors in the **Humana Vision PLUS** plan network.



Step 2:

Search for an eye doctor using your location to find a doctor in your area, or search by a doctor's name



In-network online providers

You may also consider one of our many in-network online options including [Oakley](https://Oakley.com), [Ray-Ban](https://Ray-Ban.com), Glasses.com, ContactsDirect.com, [LensCrafters](https://LensCrafters.com) and [Target Optical](https://TargetOptical.com).





What else comes with your Humana plan?

As a Humana member, you'll have access to other perks like our exclusive discounts on a variety of services that support your overall health and well-being.





Exclusive discounts for Humana members

Access to a variety of discounts that support your overall health and well-being

We understand the importance of your overall health and that's why we've carefully selected companies to team up with to offer special discounts Humana members can enjoy:

- **Personalized dental products** for things like teeth whitening and dental devices with tracking and personalized feedback
- **Vision care discounts** on LASIK, exams, glasses and contacts
- **Hearing aid options** in your area and online
- **Additional discounts** for things like weight loss, massage therapy, fitness devices, and more



Once your Humana plan coverage begins, **access your exclusive discounts** by signing in to [MyHumana.com](https://www.mychumana.com).

Look for “Special Discounts” in the “Coverage” section of MyHumana.